

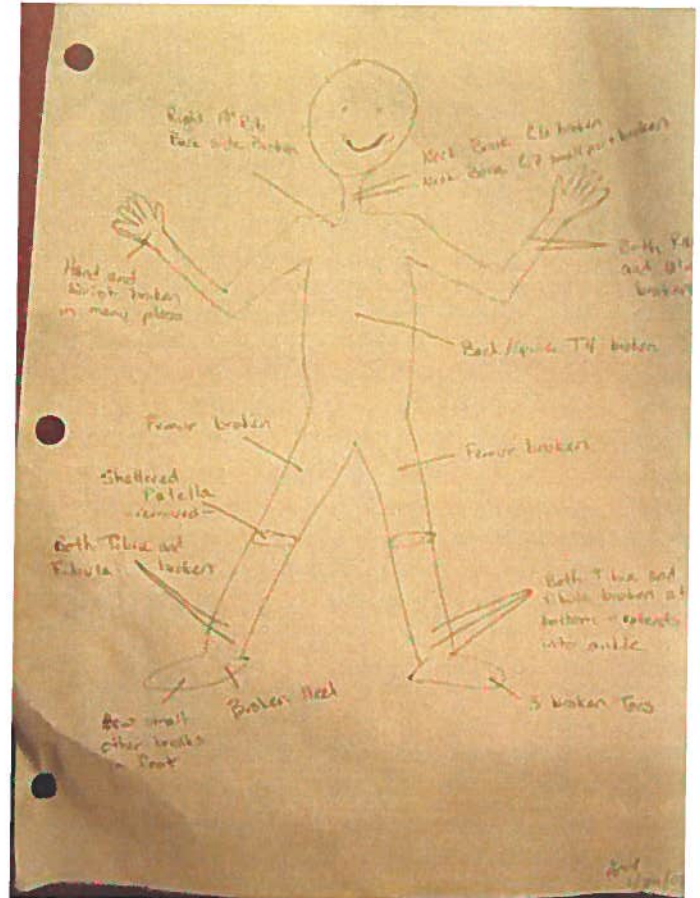
Angēla Essick Dykes, Survivor
Motor Vehicle Accident
01/22/11 at 10:30 am
Hwy 57 near Redmond Road, Kent County

House Insurance Committee Hearing
HB 4936
Thursday, October 6, 2011
9 am - Noon
Anderson House Office Building
124 North Capitol
Lansing, Michigan

At Spectrum Butterworth Trauma Room
February 2, 2008



Picture drawn by Nurse Amy to depict
known injuries on 01/26/11



Portion of my Right Femur embedded underneath
steering column at the scene of the accident
(photo by KCSD)



- Another driver crossed the center line hitting the vehicle I was driving, square head-on, resulting in a NEAR-FATAL outcome for me.
- 35+ broken bones with multiple fractures, mild TBI
- 6 days ICU
- Plethora surgeries; more to anticipate
- + 29 days TRAUMA ROOM
- + 35 days REHAB HOSPITAL
- + 42 days 24/7 IN HOME CARE (vs other option of nursing home. Gratefully, my parents arranged to move into my home to provide my care – they reside in NC)
- TOTAL number of days as full-time patient = 112 days
- 444 days without driving
- Drive with a left-foot accelerator presently (Which cannot be rented in any state for traveling; must drive my own vehicle or be dependent upon others to pick me up from an airport and transport me to any meetings, events, vacations, etc)
- “Lost” approximately 7 weeks of memory (due to trauma & medications)
- Improved from using wheelchair to walker to cane to independent ambulation
- Once began walking needed 1” lift added to the bottom of my Right shoe. Through continued physical therapy & complementary therapies, the lift is presently 3/8”.
- Pain is constant. It is managed via prescription medications, spinal lumbar nerve block injections, alternative modes (“medicines” & exercise: water aerobics, yoga, equine therapy)
- Organizational abilities are significantly & drastically reduced since MVA.
- Prior to MVA, professionally, I managed a f/t private practice as a Licensed Professional Counselor, taught 2 graduate courses, & took 2 courses at GVSU: final 2 courses for admit into their 2nd degree accelerated nursing program
- Prior to MVA, personally, I was a marathon runner and actively supportive of my 3 children’s’ collegiate careers, as well as involved in church and community events.

Prior to the MVA on 01/22/08, I would never have anticipated this catastrophic trauma in my life. I determined which insurance premium to purchase based on what I was told that most people chose (because it cost me less annually & provided for someone else should they sue my insurance company).

Presently, my husband’s health insurance coverage pays well for the majority of my medical expenses. Interestingly, some basic orthotic needs are not covered. The insurance my husband had last year did not cover the shoe lift orthotic for my right shoe. His present insurance does not cover orthotics for my R ankle and hands. Neither insurance covers complementary and holistic care. My recovery was beginning to regress until I began alternative treatments, which I pay out of pocket and then file for reimbursement through my auto insurance. Additionally, I am in the process of a divorce and will be losing my husband’s health insurance, thereby relying solely upon Medicare and Auto insurance. As I understand from Medicare, they will not cover anything related to auto related claims. Even if they become required to pay after a “certain cap” of benefits, as a single person, who receives SSD as my sole income, how would I be able to survive: financially or viably?

I was not at-fault in this MVA. I always thought of myself as a good driver, alert, & able to anticipate another driver’s error and accommodate for it. I remain a good, alert driver & now know that it may be impossible to avoid another driver’s reckless, careless, aggressive, inexperienced driving. The person, who hit me, though in the

50 year old range, admitted inexperience with driving in MI during winter. This person was witnessed as attempting to pass other drivers numerous times on an icy two-lane highway. I never anticipated nor imagined that I would suffer such a magnitude of life changes due to a driving accident. I could not have predicted that I would need more insurance coverage. I never knew about catastrophic levels until I was included in that 1%. Holding the person responsible for the harm & economic wage loss does not seem a reality. This person who hit me had the basic coverage through auto insurance for a leased vehicle titled in someone else's name, who left this country soon after the accident. My case is in appeals & very likely will die there. There is low probability that any funds will be collected from this person due to professional & legal connections (I'm sure you've heard how this game happens all the time). EVEN IF, somewhere down the road, this person is held accountable to an award determined by a jury, how many more years will pass? What affect would all those years of not being able to afford treatment affect my lifespan, ability to independently function & contribute to society? If HB 4936 passes, I shudder for myself, others worse than me, and those who will be in auto accidents afterward. I presume I will have to give up medical needs and pain management. With SSD as my sole income, I am barely able to pay the minimum premium; I sacrifice basic cable tv, eating out, attending movies, etc.

Without Michigan's No-Fault Auto Accident coverage, I believe I would be dead. Due to this coverage, I have the privilege to be motivated toward recovery by WMI's finest trauma/orthopaedic & neuropsychology doctors, therapists, nurses, mental health providers. I am grateful for the care provided for me, without any additional anxiety regarding the ability to afford the care beyond the premiums I paid & continue to pay for No-Fault Auto Insurance

I appreciate your time in hearing stories from real people who are citizens of Michigan who have been severely harmed in a MVA. I pray no one in your family has to ever suffer through these kinds of challenges and adjustments (or death from a MVA). If your family, like mine and so many others, is affected, then you know firsthand how critical it is to vote against HB 4936. May GOD bless you as you consider every angle, every person, involved in the outcome of HB 4936 and resolve NOT to pass it.